

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on April 16, 2019 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

In Re:

Bobby K. Roustas

Case No. 18-32043-JNP

Chapter 13

Hearing Date: April 17, 2019

Judge: Jerrold N. Poslusny, Jr.

**ORDER RESOLVING BANK OF AMERICA, N.A.'S  
OBJECTION TO CONFIRMATION OF DEBTOR'S CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**.

**DATED: April 16, 2019**

A handwritten signature in dark ink, appearing to read "J. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtors: Bobby K. Roustas

Case No: 18-32043-JNP

Caption of Order: Order Resolving Bank of America, N.A.'s Objection to Confirmation of Debtor's Chapter 13 Plan

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Upon consideration of Bank of America, N.A.'s objection to confirmation of plan (at docket number 15), on the basis of the amount of pre-petition arrears to be cured through the plan as listed in the plan versus the amount provides for in the secured claim; and the parties having settled their differences and agree to the form, content and entry of the within order; and for good cause appearing therefore, it is hereby;

**ORDERED** as follows:

1. The Debtor's treatment in the plan for Bank of America, N.A.'s claim on property known as 21 Promenade Pl, Voorhees NJ 08043, is to cure the pre-petition arrears through the Chapter 13 plan and maintain the regular monthly post-petition payments to Bank of America, N.A. (per the terms of the loan documents) outside the plan.
2. The pre-petition arrears as listed in Bank of America, N.A.'s proof of claim will govern as filed, and over the amount listed in the plan. The pre-petition arrears are \$34,954.94, and will be scheduled to be paid in full through the Debtor's Chapter 13 Plan.
3. The Chapter 13 Trustee shall adjust the amount of the arrears to be distributed to Bank of America, N.A. to reflect the terms of this Order.
4. This Order shall not affect the debtor's ability to apply for a loan modification.